

## ABSTRACT OF THE DISCLOSURE

A subscriber of a home doctor center carries a physical condition-monitoring device. Physical condition data measured by the device is transmitted to a personal computer in the subscriber's residence, and then transmitted therefrom to the center via a contact path. Blood collected to the subscriber is sent to the center. The center analyzes the physical condition data and tests the received blood with an automatic test system. Based on analytic results of the physical condition data and results of blood tests, initial diagnosis of the subscriber is performed, and the subscriber is informed of the result of the initial diagnosis together with a corresponding advise. By close tie-up with a medial institute and an insurance institute, the center can early find diseases of subscribers, and by calculating premiums imposed to subscribers with reference to results of initial diagnosis, premiums can be reduced.